1.   (Currently Amended)   A method for automating the personalization of a batch of smart cards **that originates with a smart card issuer**, said method comprising:

executing a personalization assistant software tool, said software tool including a default member profile having default values for smart card features, **a smart card feature being a parameter representing a business requirement of said smart card issuer dictating smart card usage,** ~~said smart card features including account instructions associated with account usage, authorization control instructions relating to risk management checks, and low-value payment instructions for rapid transaction processing~~;

providing a user with a plurality of queries regarding said smart card features, said queries originating from said software tool;

receiving from the user, responses to the plurality of queries, said responses being received by said software tool **and reflecting smart card features desired by said smart card issuer**;

matching each of said responses with an output data value, said matching being performed by said software tool**, each of said output data values representing one of said smart card features and being suitable for personalizing a smart card**;

modifying said default member profile **to include** ~~using~~ said matched output data values**, said output data values replacing corresponding said default values for smart card features**; and

generating a personalization data file from **said** ~~a plurality of~~ modified default member profile**s** ~~and a plurality of sets of said output data values~~, wherein ~~the plurality of sets of said output data values used to generate~~ said personalization data file **is suitable for personalizing said batch of smart cards and** ~~is used to~~ provide**s** said smart card features on each smart card in said batch of smart cards **by way of said output data values.**

~~for a plurality of users wherein said batch of smart cards is personalized with respect to the plurality of users, and wherein each of said smart card features and its corresponding~~

~~output data value configures a smart card to operate independently and without issuer instruction with regard to said each smart card feature~~.

2.   (Currently Amended) The method, as recited in claim 1, further ~~comprising~~ **comprising:**

using individual cardholder input files and the personalization data file to personalize **said batch** ~~a plurality~~ of smart cards to yield a plurality of personalized smart cards.

3.   (Currently Amended)   The method, as recited in **claim 1** ~~claim 2~~, wherein **said matching includes** ~~the generating a personalization data file, comprises~~:

providing a look up table with entries for various combinations of responses to the plurality of queries;

finding a matching entry in the look up table that matches the responses to the plurality of queries;

locating ~~personalization data file~~ **one of said** output **data values** associated with the matching entry; and

outputting the ~~personalization data file~~ **one of said** output **data values** associated with the matching entry.

4.   (Currently Amended)   The method, as recited in **claim 1** ~~claim 3~~, wherein the plurality of queries, comprise:

at least one query regarding smart card account usage control;

at least one query regarding smart card account risk management; and

at least one query regarding offline limits and thresholds.

5.   (Original)   The method, as recited in claim 4, wherein responses to the plurality of queries are used to provide best practices recommendations.

6.   (Currently Amended)   The method, as recited in **claim 1** ~~claim 5~~, further ~~comprising~~ **comprising:**

providing regional profiles and subregional profiles, wherein a subregion is within a region, wherein the regional and subregional profiles have mandatory and recommended settings, wherein some of the subregional profiles are more stringent than regional profiles in which the subregions belong.

7.   (Cancelled)

8.   (Cancelled)

9.   (Cancelled)

10.   (Cancelled)

11.   (Currently Amended)   A computer implemented method for automating the personalization of a batch of smart cards **that originates with a smart card issuer**, comprising:

running on a host computer a personalization assistant software application, said software application including a default member profile having default values for smart card features, **a smart card feature being a parameter representing an issuer business requirement dictating smart card usage,** ~~said smart card including account instructions associated with account usage, authorization control instructions relating to risk management checks, and low-value payment instructions for rapid transaction processing~~;

providing to at least one user ~~system~~ over a network a plurality of queries regarding **said** smart card features, said queries originating from said software application;

receiving from the at least one user ~~system~~ over the network responses to the plurality of queries, said responses being received by said software application **and reflecting smart card features desired by said smart card issuer**;

matching **each of a plurality of combinations** ~~each~~ of said responses with an output data value, said matching being performed by said software application;

modifying said default member profile **to include** ~~using~~ said matched output data values**, said output data values replacing corresponding said default values for smart card features**;

generating a personalization data file from **said** ~~a plurality of~~ modified default member profile~~s and a plurality of sets of said output data values~~, wherein ~~the plurality of sets of said output data values used to generate~~ said personalization data file **is suitable for personalizing said batch of smart cards and** ~~is used to~~ provide**s** said smart card features on each smart card in said batch of smart cards **by way of said output data values; and**

~~for a plurality of users wherein said batch of smart cards is personalized with respect to the plurality of users; and~~

personalizing ~~generating~~ [a] **said batch of** smart card**s** utilizing **said personalization data file, said personalization data file providing said smart card features on each smart card in said batch of smart cards by way of said output data values.**

~~each of said smart card features and its corresponding output data value, thereby enabling the said smart card to operate independently and without issuer instruction with regard to said each smart card feature features~~.

12.   (Previously Presented)   The computer implemented method, as recited in claim 11, further comprising:

sending the personalization data file to a preparation processing device; and

using the personalization data file and cardholder input files to personalize smart cards.

13.   (Currently Amended) The computer implemented method, as recited in **claim 11** ~~claim 12~~, wherein **said matching includes** ~~the generating a personalization data file, comprises~~:

providing a look up table with entries for various combinations of responses to the plurality of queries;

finding a matching entry in the look up table that matches the responses to the plurality of queries;

locating ~~personalization data file~~ **one of said** output **data values** associated with the matching entry; and

outputting the ~~personalization data file~~ **one of said** output **data values** associated with the matching entry.

14.   (Currently Amended)   The computer implemented method, as recited in claim [13] **11**, wherein the plurality of queries, comprise:

at least one query regarding smart card account usage control;

at least one query regarding smart card account risk management; and

at least one query regarding offline limits and thresholds.

15.   (Original)   The computer implemented method, as recited in claim 14, wherein responses to the plurality of queries are used to provide best practices recommendations.

16.   (Currently Amended)   The computer implemented method, as recited in **claim 11** ~~claim 15~~, further comprising providing regional profiles and subregional profiles, wherein a subregion is within a region, wherein the regional and subregional profiles have mandatory and recommended settings, wherein some of the subregional profiles are more stringent than regional profiles in which the subregions belong.

17.   (Cancelled)

18.   (Cancelled)

19.   (Cancelled)

20.   (Cancelled)

21.- 35.   (Cancelled)